

Amendment to the Claims:

This listing of claims replaces all prior versions, and listing, of claims in the application:

Listing of Claims:

1. (Original) An actuarial data processing system comprising
data input means for inputting client information,
output means for outputting information, storage means and
processing means,
wherein the processing means is adapted to use the client information and data
stored in the storage means to produce a scoring statistic representative of the
client's level of health, and
to use the scoring statistic to produce and output a value representative of client
life expectancy.
2. (Original) An actuarial data processing system as claimed in Claim 1, wherein standard
actuarial data is stored in the storage means.
3. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~or~~
~~Claim 2~~, wherein medical advancement data is additionally stored in the storage
means.
4. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any~~
~~one of the preceding claims~~, wherein prudence correction data is additionally
stored in the storage means.

5. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein interest data is additionally stored in the storage means.
6. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein expenses and expected profits data is additionally stored in the storage means.
7. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein annuity factors are additionally stored in the storage means.
8. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein the processing means is additionally adapted to calculate a premium.
9. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein the processing means is adapted to make an adjustment for medical advances and prudence.
10. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein the processing means is adapted to make an adjustment for interest assumptions.
11. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein the processing means is adapted to make an adjustment to take account of expenses and profits.

12. (Currently amended) An actuarial data processing system as claimed in Claim 1 ~~any one of the preceding claims~~, wherein the processing means is adapted to operate the following process

$$e = \sum_{t=0}^{\infty} tpx$$

wherein

$tpx = t-1px \cdot (1 - q(x,M/F,t) - k(x,M/F,s))$; $opx=1$,

and

$q(x,M/F,t)$ is the probability of death at age $x+t$ for the appropriate sex and $k(x,M/F,s)$ represents an addition factor based on impairment and quality of life yielding a scoring statistic of s for a life aged x for the appropriate sex.

13. (Currently amended) An actuarial method comprising
assigning a statistic to a client based on the client's level of health,
deriving data from a standard actuarial table, and
producing a value representative of the client life expectancy using the statistic
and the derived data for insurance purposes.

14. (Original) An actuarial method comprising
assigning a statistic to a client based on the client's level of health,
deriving data from a standard actuarial table,
producing a value representative of the client life expectancy using the statistic
and the derived data, and
using the value produced to calculate a premium.

15. (Currently amended) An actuarial method as claimed in Claim ~~13~~ or 14, further comprising making an adjustment to take account of medical advances and prudence.

16. (Currently amended) An actuarial method as claimed in Claim 14~~any one of Claims 13 to 15~~, further comprising making an adjustment for interest assumptions.

17. (Currently amended) An actuarial method as claimed in Claim 14~~any one of Claims 13 to 15~~, further comprising making an adjustment to take account of expenses and expected profits.

18. (Currently amended) An actuarial method as claimed in Claim 14~~any one of Claims 13 to 15~~, further comprising calculating annuity factors

19. (Currently amended) An actuarial method as claimed in Claim 14~~any one of Claims 13 to 15~~, wherein the annuity factors are incorporated into the value prior to calculation of the premiums.

20. (Currently amended) An actuarial method as claimed in Claim 14~~any one of Claims 13 to 15~~, wherein the value is calculated using

$$\infty$$

$$e = \sum_{t=0} t p_x$$

wherein

$$t p_x = t-1 p_x \cdot (1 - q(x, M/F, t) - k(x, M/F, s)); \text{ } o p_x = 1,$$

and

$q(x, M/F, t)$ is the probability of death at age $x+t$ for the appropriate sex and
 $k(x, M/F, s)$ represents an addition factor based on impairment and quality of life
yielding a statistic of s for a life aged x for the appropriate sex.

21. (Currently amended) An actuarial data processing system for carrying out an actuarial method comprising a memory storing processor readable code;

and a processor for reading and implementing the code in the memory,
wherein the processor readable code comprises code for controlling the processor
to be configured as the processing system of ~~any one of Claims 1 to 12.~~

22. (Currently amended) An actuarial data processing system for carrying out an actuarial
method comprising a memory storing processor readable code;
and a processor for reading and implementing the code in the memory,
wherein the processor readable code comprises code for controlling the processor
to implement the method of Claim 14~~any one of Claims 13 to 15.~~

23. (Currently amended) A carrier medium carrying computer readable code for
controlling a computer to be configured as the processing system of Claims 1 to
12.

24. (Currently amended) A carrier medium carrying computer readable code for
controlling a computer to implement the method of Claim 14~~s 13 to 20.~~

25. (Original) A computer system for processing actuarial data, comprising
a data store storing data on a client's level of health, and standard actuarial table
data; and
a processor programmed to assign a statistic based on the client's level of health
stored in the data store, to derive data using the standard actuarial table data in the
data store, and to produce a value representative of the client's life expectancy
using the statistic and the derived data.